

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EMMA CALDWELL

Debtor(s)

Case No. 15-20421

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2015.
- 2) The plan was confirmed on 08/25/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/10/2018.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,442.48
Less amount refunded to debtor	\$15.00

NET RECEIPTS: **\$7,427.48**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,951.96
Court Costs	\$0.00
Trustee Expenses & Compensation	\$320.52
Other	\$55.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,327.48**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts	Unsecured	200.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	100.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	100.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	100.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	50.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	50.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	50.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	50.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	50.00	NA	NA	0.00	0.00
A/R Concepts	Unsecured	50.00	NA	NA	0.00	0.00
AUTOMOTIVE CREDIT CORP	Secured	2,600.00	6,510.63	6,510.63	2,464.36	635.64
AUTOMOTIVE CREDIT CORP	Unsecured	3,910.00	NA	NA	0.00	0.00
CFM GROUP	Unsecured	795.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	925.00	3,032.80	3,032.80	0.00	0.00
COMMONWEALTH EDISON	Unsecured	877.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	1,728.00	NA	NA	0.00	0.00
HBLIC	Unsecured	1,435.20	NA	NA	0.00	0.00
Jvdb Asc	Unsecured	2,854.00	NA	NA	0.00	0.00
LINCOLN TECH INSTITUTE	Unsecured	3,623.00	4,427.10	4,427.10	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MRC RECEIVABLES CO	Unsecured	1,166.66	NA	NA	0.00	0.00
NATIONAL ACCOUNT SERVICES	Unsecured	98.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,300.00	1,119.40	1,119.40	0.00	0.00
NORTHSIDE COMMUNITY FEDERAL	Unsecured	552.00	552.00	552.01	0.00	0.00
PINNACLE CREDIT SERVICE	Unsecured	847.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	524.00	524.34	524.34	0.00	0.00
SIERRA AUTO FINANCE	Unsecured	5,232.00	5,237.40	5,237.40	0.00	0.00
SIR FINANCE CO	Unsecured	2,442.00	2,891.11	2,891.11	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SW CREDIT SYSTEMS INC	Unsecured	1,728.00	NA	NA	0.00	0.00
TSI 980	Unsecured	212.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	11,493.00	11,731.39	11,731.39	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	8,588.00	9,199.65	9,199.65	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,510.63	\$2,464.36	\$635.64
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$6,510.63	\$2,464.36	\$635.64
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,715.20	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,327.48</u>
Disbursements to Creditors	<u>\$3,100.00</u>
TOTAL DISBURSEMENTS :	<u>\$7,427.48</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.